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ABSTRACT OF THE DISCLOSURE

A service provider activates, for a subscriber, a first biller for electronic presentment of bills and a second biller for electronic bill payments by receiving, from the subscriber, information identifying the first and the second of a plurality of billers, as well as subscriber information associated with the subscriber. The service provider transmits to the first biller a request for verification of validity of the received subscriber information, and receives a verification of validity responsive to the transmitted verification request. Based on the received verification of validity, the service provider activates electronic presentment of bills of the first biller for the subscriber. On the other hand, the service provider activates only electronic bill payment of the second biller for the subscriber, without any verification from the second biller of the validity of the received subscriber information.